

<i>SERFF Tracking Number:</i>	<i>LSVX-126462150</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAbLe Life</i>	<i>State Tracking Number:</i>	<i>44626</i>
<i>Company Tracking Number:</i>	<i>UL AR0009401R02</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Universal Life Interest Crediting Rates, UL2</i>		
<i>Project Name/Number:</i>	<i>Universal Life Interest Crediting Rates, UL/UL AR0009401R02</i>		

Filing at a Glance

Company: USAbLe Life

Product Name: Universal Life Interest Crediting Rates, UL2
 SERFF Tr Num: LSVX-126462150 State: Arkansas

TOI: L06I Individual Life - Variable

SERFF Status: Closed-Accepted
 For Informational Purposes

State Tr Num: 44626

Sub-TOI: L06I.002 Single Life - Flexible
 Premium

Co Tr Num: UL AR0009401R02

State Status: Filed-Closed

Filing Type: Form

Author: SPI Life and Specialty
 Ventures

Reviewer(s): Linda Bird

Disposition Date: 01/21/2010

Date Submitted: 01/20/2010

Disposition Status: Accepted For
 Informational Purposes

Implementation Date Requested: 03/20/2010

Implementation Date:

State Filing Description:

General Information

Project Name: Universal Life Interest Crediting Rates, UL

Project Number: UL AR0009401R02

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/21/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/21/2010

Created By: SPI Life and Specialty Ventures

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: SPI Life and Specialty Ventures

Filing Description:

We are filing for your information a decrease in the Universal Life Interest Crediting Rate for the policy listed above. The current interest crediting rate is 4.75% and we are decreasing it to 4.5%. The proposed effective date is March 18, 2010.

Pursuant to Bulletin No. 11-83, we have attached the following form: Exhibit A - Consent to Submit Rates and/or Cost Bases for Approval. The above effective date should fulfill the requirement of 60 days notice as found in Exhibit A.

SERFF Tracking Number:	LSVX-126462150	State:	Arkansas
Filing Company:	USable Life	State Tracking Number:	44626
Company Tracking Number:	UL AR0009401R02		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.002 Single Life - Flexible Premium
Product Name:	Universal Life Interest Crediting Rates, UL2		
Project Name/Number:	Universal Life Interest Crediting Rates, UL/UL AR0009401R02		

Nothing in the actuarial memorandum has been changed; therefore, we are not including it with this submission.

It is our understanding that no filing fee is required; therefore, none has been submitted. If you have any questions or comments, please call me at (800) 648-0271 ext. 8877. We thank you in advance for your immediate attention.

Company and Contact

Filing Contact Information

Rob Wittenburg, Product Automation and Compliance Analyst	rwittenburg@usablelife.com
PO Box 1650	501-212-8877 [Phone] 8877 [Ext]
Little Rock, AR 72203-1650	501-235-8484 [FAX]

Filing Company Information

USable Life	CoCode: 94358	State of Domicile: Arkansas
PO Box 1650	Group Code: 876	Company Type: Life & Health
Little Rock, AR 72203-1650	Group Name: Life and Speciality Ventures (LSV)	State ID Number:
(501) 375-7200 ext. [Phone]	FEIN Number: 71-0505232	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USable Life	\$0.00	01/20/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/21/2010	01/21/2010

SERFF Tracking Number:	LSVX-126462150	State:	Arkansas
Filing Company:	USable Life	State Tracking Number:	44626
Company Tracking Number:	UL AR0009401R02		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.002 Single Life - Flexible Premium
Product Name:	Universal Life Interest Crediting Rates, UL2		
Project Name/Number:	Universal Life Interest Crediting Rates, UL/UL AR0009401R02		

Disposition

Disposition Date: 01/21/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
USable Life	%	%	\$		\$	%	%

<i>SERFF Tracking Number:</i>	<i>LSVX-126462150</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>UL AR0009401R02</i>		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		No
Supporting Document	Exhibit A - Consent to Submit Rates and/or Cost Bases for Approval		No

SERFF Tracking Number:	LSVX-126462150	State:	Arkansas
Filing Company:	USAbLe Life	State Tracking Number:	44626
Company Tracking Number:	UL AR0009401R02		
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Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	%
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
USAbLe Life	%	%				%	%

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not a form filing.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not a form filing.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	No change in rates.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment:			
Cover Letter.PDF			



January 20, 2010

Linda Bird
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Re: Universal Life Policy Interest Crediting Rate Revision
Affected Form Number: UL2P (11-97)
NAIC # 94358-876 FEIN # 71-0505232

Dear Mrs. Bird:

We are filing for your information a decrease in the Universal Life Interest Crediting Rate for the policy listed above. The current interest crediting rate is 4.75% and we are decreasing it to 4.5%. The proposed effective date is March 20, 2010.

Pursuant to Bulletin No. 11-83, we have attached the following form: Exhibit A – Consent to Submit Rates and/or Cost Bases for Approval. The above effective date should fulfill the requirement of 60 days notice as found in Exhibit A.

Nothing in the actuarial memorandum has been changed; therefore, we are not including it with this submission.

It is our understanding that no filing fee is required; therefore, none has been submitted. If you have any questions or comments, please call me at (800) 648-0271 ext. 8877. We thank you in advance for your immediate attention.

Sincerely,

A handwritten signature in black ink, reading "John R. Wittenburg II".

Rob Wittenburg, FLMI, AIRC
Regulatory Resource Analyst
rwittenburg@usablelife.com

Enclosures